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Amendments to the Claims:

1.   (Currently Amended) A system for electronically facilitating the financing of receivables by a financial institution, said receivables resulting from electronic commerce between a buyer and a seller, said system including a central processing platform comprising:

a translation engine adapted to receive and translate seller information relating to a sale of product or service sale from a seller information format into a buyer information format and to forward the translated information to the buyer;

a validation engine adapted to validate a transaction by matching billing information associated with the product sale, and supplied electronically by the seller to the central processing platform, with receipt and acceptance information associated with the sale product, supplied electronically by the buyer to the central processing platform; and

~~a reconciliation engine adapted to discriminate and reconcile discrepancies between the billing information and the receipt and acceptance information~~

said translation engine and validation engine cooperating to produce validated electronic data representative of a receivable of the seller; and

means responsive to the central processing platform to convert the validated electronic data into a negotiable financial instrument to be issued by the financial institution for introduction into commerce without regard to the underlying transaction between the buyer and seller.

2.   (Original) A system according to claim 1, wherein the seller information is sent to the central processing platform by e-mail.

3.   (Original) A system according to claim 1, wherein the seller information is sent to the central processing platform by the seller filling out an HTML form at a Web site of the central processing platform.

4.   (Original) A system according to claim 1, wherein the seller information is directly accessed by the central processing platform from a database of the seller.

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5.   (Currently Amended) A server on a network, said server facilitating <u>the financing of receivables by a financial institution, said receivables resulting from electronic financing of receivables by a financial institution, said receivables resulting from electronic</u> commerce between a buyer and a seller and being operable to:

receive information from the seller in a seller information format, the information relating to a commercial transaction between the seller and the buyer;

translate the received information into a buyer information format and forward the translated information to the buyer;

validate a transaction by matching billing information associated with the commercial transaction, ~~and supplied electronically by the seller to the server,~~ with receipt and acceptance information associated with the commercial transaction, supplied electronically by the buyer to the server; ~~and~~
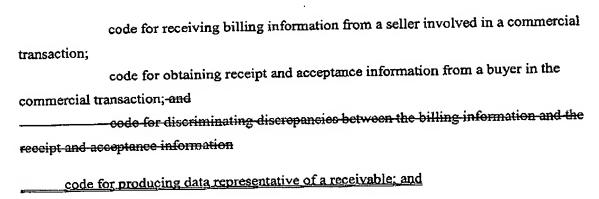
~~discriminate and reconcile discrepancies between the billing information and the receipt and acceptance information~~

<u>produce data representative of a receivable of the seller; and</u>

<u>convert the data into a negotiable financial instrument to be issued by the financial institution for introduction into commerce without recourse to the underlying transaction of the buyer and seller.</u>

6.   (Original) A server according to claim 5, wherein the seller information is sent to the server by e-mail.

7.   (Original) A server according to claim 5, wherein the seller information is sent to the server by the seller filling out an HTML form at a Web site of the server.

8.   (Original) A server according to claim 5, wherein the seller information is directly accessed by the server from a database of the seller.

9.   (Currently Amended) Computer code for <u>facilitating financing of receivables by a financial institution resulting from electronic commerce between a buyer and a seller and for</u> transaction validation and reconciliation, said computer code comprising:

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code for receiving billing information from a seller involved in a commercial transaction;

code for obtaining receipt and acceptance information from a buyer in the commercial transaction;~and

~~code for discriminating discrepancies between the billing information and the receipt and acceptance information~~

<u>code for producing data representative of a receivable; and</u>

<u>code to convert the data into a negotiable financial instrument to be issued by the financial institution for introduction into commerce without regard to the underlying transaction between the buyer and seller.</u>

10.   (Original) Computer code according to claim 9, wherein the seller information is received via e-mail.

11.   (Original) Computer code according to claim 9, wherein the seller information is received in response to the seller filling out an HTML form at a web site controlled by a processor running the computer code.

12.   (Original) Computer code according to claim 9, wherein the seller information is directly accessed from a database of the seller by a processor running the computer code.

13.   (Original) Computer code according to claim 9, further comprising code for *reconciling* discrepancies between the billing information and the receipt and acceptance information.

14.   (Currently Amended) A method for <u>facilitating financing of receivables resulting from electronic commerce between a buyer and a seller employing</u> a central processing platform to convert a receivable, to be paid by a buyer to a seller, into a ~~tradeable~~ <u>negotiable</u> financial instrument, comprising <u>the steps of</u>:

<u>receiving information from the seller in a seller information format, the information relating to a commercial transaction between the seller and the buyer;</u>

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translate the received information into a buyer information format and forward the translated information to the buyer;

validating a transaction by matching billing information associated with the commercial transaction with receipt and acceptance information associated with the commercial transaction, supplied electronically by the buyer to the server;

producing data representative of a receivable of the seller; and

converting the data into a negotiable financial instrument to be issued by the financial institution for introduction into commerce without recourse to the underlying transaction of the buyer and seller

~~obtaining credit information relating to the buyer;~~

~~procuring insurance against non-payment of the receivable by the buyer;~~

~~assessing risk of non-payment by the buyer based upon the obtained credit information, and information relating to the seller, in accordance with predetermined rules;~~

~~procuring fraud insurance as to the receivable;~~

~~procuring insurance against non-acceptance by the buyer of a product associated with the receivable; and~~

~~becoming a payment agent for the receivable.~~

15.   (Currently Amended) A central processing platform for facilitating financing of receivables by a ~~controlling an associated processing~~ financial institution, the central processing platform for effecting ~~facilitating~~ an exchange of information and funds between a seller participant in an e-commerce marketplace and a buyer participant in the e-commerce marketplace, the central processing platform being operable to:

receive billing information and other transaction information from the seller;

convert the billing information to an extensible markup language (XML) and forward the converted information to an XML interface of the marketplace;

receive, by the associated processing financial institution, payment of funds from the buyer; ~~and~~

forward the received funds to a predetermined payee; and

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convert the receivable into a negotiable financial instrument to be issued by the financial institution for introduction into the marketplace for financial instruments.

16.   (Original) A central processing platform according to claim 15, wherein the predetermined payee is the seller or a representative of the seller.

17.   (Original) A central processing platform according to claim 15, wherein the predetermined payee is a financial institution that previously has provided financing to the seller.

18.   (Currently Amended) A method for facilitating financing of receivables by a financial institution on of a central processing platform facilitating effecting an exchange of information and funds between a seller participant in an e-commerce marketplace and a buyer participant in the e-commerce marketplace, the central processing platform controlling an associated processing financial institution, the method comprising:

receiving billing information and other transaction information from the seller;

converting the billing information to an extensible markup language (XML) and forwarding the converted information to an XML interface of the marketplace;

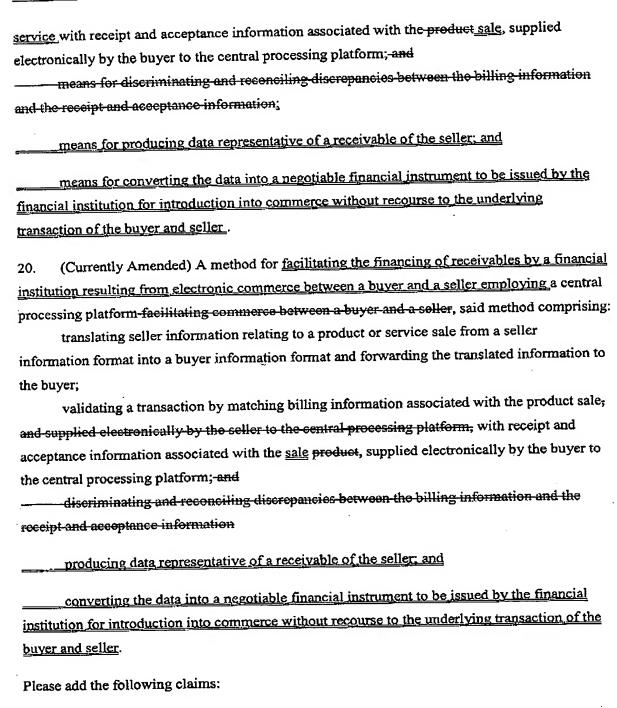receiving, by the associated processing financial institution, payment of funds from the buyer; and

forwarding the received funds to a predetermined payee; and

converting the receivable into a negotiable financial instrument to be issued by the financial institution for introduction into the marketplace for financial instruments.

19.   (Currently Amended) An apparatus for facilitating the financing of receivables by a financial institution resulting from electronic commerce between a buyer and a seller, said apparatus including a central processing platform comprising:

means for translating seller information relating to a product or service sale from a seller information format into a buyer information format and forwarding the translated information to the buyer;

means for validating a transaction by matching billing information associated with a sale of the product sale, and supplied electronically by the seller to the central processing platform, or

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service with receipt and acceptance information associated with the ~~product~~ sale, supplied electronically by the buyer to the central processing platform; ~~and~~

~~means for discriminating and reconciling discrepancies between the billing information and the receipt and acceptance information;~~

_____ means for producing data representative of a receivable of the seller; and

_____ means for converting the data into a negotiable financial instrument to be issued by the financial institution for introduction into commerce without recourse to the underlying transaction of the buyer and seller.

20.   (Currently Amended) A method for facilitating the financing of receivables by a financial institution resulting from electronic commerce between a buyer and a seller employing a central processing platform ~~facilitating commerce between a buyer and a seller~~, said method comprising:

translating seller information relating to a product or service sale from a seller information format into a buyer information format and forwarding the translated information to the buyer;

validating a transaction by matching billing information associated with the product sale; ~~and supplied electronically by the seller to the central processing platform,~~ with receipt and acceptance information associated with the sale ~~product~~, supplied electronically by the buyer to the central processing platform; ~~and~~

~~discriminating and reconciling discrepancies between the billing information and the receipt and acceptance information~~

_____ producing data representative of a receivable of the seller; and

_____ converting the data into a negotiable financial instrument to be issued by the financial institution for introduction into commerce without recourse to the underlying transaction of the buyer and seller.

Please add the following claims:

21.   (New) The system of claim 1 further including:

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a reconciliation engine adapted to discriminate and reconcile discrepancies between the billing information and the receipt and acceptance of information.

22. (New) A server network according to claim 5 further operable to discriminate and reconcile discrepancies between the billing information and the receipt and acceptance information.

23. (New) Computer code according to claim 9, further including code for discriminating discrepancies between the billing information and the receipt and acceptance information.

24. (New) The method according to claim 14 further comprising:

obtaining credit information relating to the buyer;

procuring insurance against not payment of the receivable by the buyer;

assessing risk of non payment by the buyer based upon the obtained credit information, and information relating to the seller, in accordance with predetermined rules;

procuring fraud insurance as to the receivable;

procuring insurance against not acceptance by the buyer of a product associated with the receivable; and

becoming payment agent for the receivable.

25. (New) An apparatus according to claim 19 further comprising:means for discriminating and reconciling discrepancies between the billing information and the receipt and acceptance information.

26. (New) A method according to claim 20 further comprising:

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     discriminating and reconciling discrepancies between the billing information and the
receipt and acceptance information.

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